IN THE CLAIMS:

This listing of claims replaces all prior versions and listings of claims in the application:

1.   (**Currently Amended**) A method for a bank to enable anonymous shipment <u>by a shipper</u> of a package containing goods purchased by a customer from a vendor for delivery to an address unknown to the vendor, the customer maintaining an account at the bank, the bank storing an address associated with the customer's account, the bank carrying out the steps of:

receiving an electronic draft from the customer for the purchase of the goods along with a request for a package code for the package;

authenticating the customer and guaranteeing payment to the vendor on the draft only if the customer is authenticated and bank-imposed restrictions are met;

if the customer is authenticated and bank-imposed restrictions are met,

<u>generating the requested package code, the package code being devoid of delivery address information;</u>

sending the <u>generated</u> package code to the vendor, ~~the package code being devoid of delivery address information,~~ <u>wherein the bank does not send any delivery address information for the package to the vendor</u>; and

<u>generating a shipping identifier for the package that matches the generated package code and retrieving the stored address associated with the customer's account, and</u>

sending ~~a~~ <u>the generated</u> shipping identifier and the <u>retrieved</u> address associated with the customer's account at the bank to the shipper, ~~whereby~~ <u>to enable</u> the shipper, after picking up the package for shipment from the vendor, ~~matches~~ <u>to match</u> the package code sent to the vendor with the shipping identifier ~~and identifies~~ <u>, to identify</u> the associated address as

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the delivery address of the package, **and to ship the package directly from the vendor to the delivery address without divulging any delivery address for the package to the vendor**.

2.   (Original) The method of Claim 1, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

3.   (Original) The method of Claim 1, wherein the received request includes at least one of a request for authentication and an electronic draft for payment of at least one of the purchased goods and a shipping charge.

4.   (Original) The method of Claim 1, wherein the receiving and sending steps are performed over a computer network.

5-6.   (Canceled)

7.   (Currently Amended) A method for a shipper to process a package identified by a package code devoid of delivery address information, the package containing goods purchased by a customer from a vendor for shipment to an address unknown to the vendor, the shipper carrying out the steps of:

receiving a request to pick up a package from the vendor, the package having a machine-readable package code affixed thereto but no **delivery address** ~~the request including a shipping identifier and a delivery address associated with the shipping identifier~~;

receiving a shipping identifier and a delivery address associated with the shipping identifier from a bank at which the customer having purchased the goods contained in the

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package maintains an account, **the delivery address being associated with the customer's account at the bank**;

    picking up the package from the vendor;

    reading the package code affixed to the package;

    matching the package code with the received shipping identifier, and

    delivering the package **from the vendor directly** to the delivery address associated with the shipping identifier.

    8.   (Original) The method of Claim 7, further comprising the steps of printing a shipping label on which the delivery address is visible and affixing the shipping label on the package.

    9.   (Original) The method of Claim 7, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

    10.   (Original) The method of Claim 7, wherein the receiving step is performed over a computer network.

    11-12. (Canceled)

    13.   (Currently Amended) A method for a vendor to cause a package of goods purchased by a customer to be delivered to a delivery address that is unknown to the vendor, the vendor carrying out the steps of:

    sending a request for a package code to a bank at which the customer maintains an account and an electronic draft for payment of the goods on behalf of the customer;

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receiving payment on the draft and the package code from the bank only if the customer is authenticated by the bank and bank-imposed constraints are satisfied, the package code being devoid of delivery address information;

preparing the package for shipment by the shipper such that the prepared package bears no delivery address information thereon;

affixing the received package code to the prepared package, and

surrendering the package to a shipper, ~~whereby~~ to enable the shipper to match ~~matches~~ the package code with a shipping identifier and the delivery address that were previously received by the shipper from the bank, to generate ~~generates~~ a shipping label specifying the delivery address ~~and~~, to affix ~~affixes~~ the shipping label to the package and to ship the package directly from the vendor to the delivery address without divulging any delivery address to the vendor.

14.   (Original) The method of Claim 13, wherein the package code includes at least one of a code number and machine-readable indicia expressing the code number.

15.   (Original) The method of Claim 13, wherein the request includes at least one of a request for authentication and an electronic draft for payment of at least one of the purchased goods and a shipping charge.

16.   (Original) The method of Claim 13, wherein the receiving and sending steps are performed over a computer network.

17-28. (Canceled)

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